

## Analysis of the Role of Sharia Supervisory Boards in Improving Sharia Compliance in Islamic Banking: A Review of Literature

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### ABSTRACT

The role of the Sharia Supervisory Board (SSB) is becoming increasingly important in the development of Islamic banking to ensure that financial institutions operate in accordance with sharia principles. The purpose of this study, Analysis of the Role of the Sharia Supervisory Board in Enhancing Sharia Compliance in Islamic Banking: A Literature Review, is to investigate the strategic role of the SSB in supporting sharia compliance in Islamic banking institutions. Data and information were collected from various academic sources, such as journals, books, and relevant research reports in the last five years. A literature review approach was used as the research method. This study is divided into three main chapters. First, the SSB has a strategic responsibility to supervise and advise Islamic financial institutions to ensure that the principles of Islamic law are applied to all bank goods and services, including avoiding riba, gharar, and maysir. Second, this study found that the SSB faces several problems in carrying out its functions. Some of these problems include the lack of experienced human resources in the field of sharia, the lack of public understanding of the function of the SSB, and pressure from external parties that can hinder the implementation of sharia principles. Third, this study suggests several ways to improve the effectiveness of the SSB. This includes enhancing the capabilities of DPS members through continuous training, increasing collaboration between DPS and relevant authorities such as the National Sharia Board (DSN), and implementing greater transparency of sharia audits.

**Keywords:** sharia supervisory board, sharia compliance, Islamic banking

### INTRODUCTION

The Sharia Supervisory Board (DPS) is responsible for ensuring sharia compliance in Islamic financial institutions, including Islamic banking. In this case, DPS acts as an independent institution responsible for overseeing and making decisions regarding goods and services offered by Islamic financial institutions. This study is relevant due to the increasing public interest in Islamic banking and the need for the products offered to meet strict sharia standards. DPS has a strategic



role in overseeing the compliance of Islamic financial institutions and providing the necessary direction to maintain the operational integrity of Islamic banks in the context of Islamic law.<sup>1</sup>

DPS performs its function as a supervisor and advisor to the management of Islamic banks. These duties include reviewing available goods and services as well as ensuring that each transaction does not contain *riba* or practices contrary to Sharia. This is very important to maintain the reputation of Islamic financial institutions and customer trust. DPS is responsible for advising the bank's Board of directors on sharia compliance. They are also responsible for overseeing the entire operations of the bank to be in accordance with Islamic principles.<sup>2</sup>

Compliance with the principles of Sharia is very important from a legal, ethical and social point of view. More and more people are realizing how important it is to choose financial products that match religious beliefs and financial benefits. In this regard, DPS plays an important role in educating the public about Islamic financial products and ensuring that such financial institutions operate in a transparent and accountable manner. DPS is expected to increase public awareness of the importance of sharia compliance in every aspect of their financial lives. In addition, DPS is responsible for conducting periodic evaluations of goods and services offered by Islamic banks. This evaluation includes a thorough examination of the bank's internal policies and operational procedures to ensure that all activities are conducted in accordance with Islamic law. Evaluations conducted by DPS can also help identify potential non-compliance risks and provide remedial recommendations needed to improve compliance levels.<sup>3</sup>

DPS also acts as a liaison between Islamic financial institutions and the National Sharia Council (DSN). In this capacity, the DPS is responsible for providing the DSN with information on the development of the Islamic finance industry and, if required, requesting additional fatwas or guidelines. Bank Mega Syariah team said that this cooperation is very important to ensure that the principles of sharia are applied consistently throughout the financial institutions operating under the auspices of DSN. They say that effective communication between DPS and DSN can strengthen the integrity of the Islamic finance industry as a whole.<sup>4</sup>

In addition, reporting and transparency are part of DPS's task to improve sharia compliance. Regularly, the DPS must report the results of their supervision to the bank management and other relevant parties. This openness increases the accountability of Islamic financial institutions and increases public confidence in their goods. Because clear sharia

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<sup>1</sup> Dini Selasi, "Peran Strategis Dewan Pengawas Syariah Dalam Mewujudkan Keuangan Syariah Berbasis Etika," 2024.

<sup>2</sup> Arista Nurul Shofanisa, "Pengawasan Dewan Pengawas Syariah Pada Akta Pembiayaan Notaris Dalam Rangka Kepatuhan Prinsip Syariah (Sharia Compliance)," *Yuridika* 32, no. 2 (2017): 189, <https://doi.org/10.20473/ydk.v32i2.4632>.

<sup>3</sup> Nola Febriyani and Nurul Huda, "Efektivitas Peran Dewan Pengawas Syariah Dalam Meminimalkan Risiko Kepatuhan Di Bank Syariah Di Indonesia" 2, no. December (2024): 135–44.

<sup>4</sup> Muhammad Fakhrol Arrazi, "Konsep Shariah Governance Pada Lembaga Keuangan Syariah," *MIZANUNA: Jurnal Hukum Ekonomi Syariah* 1, no. 2 (2023): 17–30, <https://doi.org/10.59166/mizanuna.v1i2.134>.

compliance reporting can make banks look better in the eyes of customers and the wider community. The role of DPS is becoming increasingly complex and challenging due to globalization and the development of fintech. To remain relevant in the rapidly evolving Islamic finance industry, DPS must continue to study technological changes in order to provide relevant and timely fatwas. This is due to the emergence of various innovations in financial products.<sup>5</sup>

The role of the Sharia Supervisory Board (DPS) is not only limited to the function of administrative supervision, but also plays a strategic role in shaping the policy direction of Islamic financial institutions. In the context of economic globalization, DPS is required to be able to understand market dynamics while maintaining the suitability of bank operations with Sharia principles. This is important considering that public confidence in Islamic banking is strongly influenced by the integrity and consistency of the application of Islamic values in financial practice. DPS must also be adaptive to regulatory changes and be able to provide recommendations that are in accordance with the development of Sharia law and market needs. Thus, DPS is not only a supervisor, but also an innovator in developing a financial system based on Islamic ethics. The success of the Islamic banking system is highly dependent on the credibility and effectiveness of the role of DPS in carrying out its duties as a whole.<sup>6</sup>

Along with the increasing awareness of the Muslim community on the importance of halal and *thayyib* financial products, the demands on the performance of DPS are getting higher. Society now demands not only formal adherence to Sharia, but also transparency in the implementation of these principles. DPS is expected to be able to establish active communication with the public in order to socialize fatwas, policies, and evaluation results on Islamic financial products. This activity can strengthen the position of DPS as an institution that not only works behind the scenes, but also plays a role in shaping public perception and understanding of Islamic finance. In addition, transparency is also a social control tool that encourages DPS to always improve its capacity and integrity. Therefore, fostering and strengthening the competence of DPS members should be a priority in the development of the Islamic finance industry.<sup>7</sup>

In practice, DPS often faces challenges such as conflicts of interest, pressure from shareholders, as well as limited access to internal bank information. This problem can interfere with the independence of the DPS in making decisions that are objective and in accordance with Sharia principles. To overcome these challenges, strict regulations and governance systems are needed that support the independence of DPS in carrying out their duties. On the other hand,

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<sup>5</sup> Haqiqi Rafsanjani, "Peran Dewan Pengawas Syariah (DPS) Pada Lembaga Keuangan Syariah ( Pendekatan Psikologi Sosial )," *Jurnal Masharif Al- Syariah: Jurnal Ekonomi Dan Perbankan Syariah* 6, no. 1 (2021): 267–78.

<sup>6</sup> Rahmat Ilyas, "Peran Dewan Pengawas Syariah Dalam," *JPS (Jurnal Perbankan Syariah)* 2, no. 1 (2021): 42–53.

<sup>7</sup> Bagya Agung and Jasri Bin, "Peranan Dewan Pengawas Syariah Terhadap Praktik Kepatuhan Syariah Dalam Perbankan Syariah Di Indonesia," 2016, 113–29.

collaboration between Sharia supervisory institutions is also the key to equalizing perceptions and strengthening fatwa standardization at the national level. Consistency in the implementation of sharia principles throughout financial institutions will create a healthy and competitive industrial climate. By doing so, DPS can be more optimal in improving sharia compliance and maintaining the sustainability of Islamic banking in the midst of the challenges of the Times.

## **RESEACH METHOD**

The research in this journal analyzes the role of the Sharia Supervisory Board (DPS) in improving sharia compliance in Islamic banking through the literature review method. Journal articles, books, and official documents are some of the literature sources collected and analyzed in this study. To obtain data, researchers use literature studies that read, record, and classify information from various sources. Among the issues discussed in the selected literature are the functions, duties and roles of the Sharia Supervisory Board in Islamic Banking. The analysis process involves the introduction of the main themes of the sources. The results of this analysis combine to provide a comprehensive overview of the role of the Sharia Supervisory Board (DPS) in improving sharia compliance in Islamic banking.

## **RESULT AND DISCUSSION**

### **The Strategic Role Of The Sharia Supervisory Board In Sharia Compliance**

The Sharia Supervisory Board (DPS) is responsible for ensuring that Sharia principles are applied in Sharia banking operations and products. One of the responsibilities of DPS is to oversee the daily activities of Islamic banks to comply with sharia compliance standards set by the National Sharia Council (DSN). In this situation, the DPS acts as the main supervisor who not only supervises but also suggests improvements. Therefore, DPS is very helpful in keeping the Islamic financial system safe and fostering public confidence in Islamic financial institutions.<sup>8</sup>

DPS has a significant role in shaping internal policies in accordance with Sharia principles through active involvement in the planning of the bank's long-term strategy. By drawing up proactive policies, DPS helps create a framework that is not only compliant with Islamic law, but also adaptive to the dynamics of the global economy. This is very important in ensuring that Islamic banks remain competitive in the midst of intense financial industry competition. DPS also encourages product innovation that is not only legally halal, but also provides added value for customers. Through its consultative role, DPS is able to become a bridge between Sharia values

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<sup>8</sup> Zayyaan Muzakkii Maahir et al., "Efektivitas Pengawasan Syariah Dalam Menjamin Kepatuhan Bank Syariah" 2, no. 3 (2024).

and the practical needs of the market. Thus, the existence of DPS strengthens the integrity and attractiveness of Islamic banks for all levels of society.<sup>9</sup>

Conducting an evaluation of goods and services offered by Islamic banks is one of the main tasks of the DPS. DPS must ensure that every product launched complies with Sharia principles and meets the changing demands of the market. In this evaluation process, a thorough analysis is carried out of how the product works in practice and how it impacts the consumer. With close supervision, it is expected that Sharia violations will be fewer.<sup>10</sup>

DPS also offers strategic advisory for Islamic bank management. DPS guidance is essential for management to understand and apply sharia principles in every business decision. The guidance includes regular training for management to deepen their understanding of Islamic law and how the law can be applied in the contemporary banking context. As a result, DPS not only acts as a supervisor but also acts as a strategic partner in the product development process.<sup>11</sup>

DPS must conduct regular audits to ensure that Islamic financial institutions comply with Sharia principles. These audits are essential to identify potential violations before they become a significant problem. DPS audits examine all aspects of a bank's operations, including goods, services, and internal processes. DPS can promptly suggest improvements to improve compliance through regular audits. DPS must also report the results of supervision to the DSN periodically, at least twice a year. This report is important to ensure transparency and accountability in the operations of Islamic banks. With a clear and detailed report, DSN can evaluate the bank's performance and provide further direction to improve its sharia compliance. Overall, the role of DPS is very important in maintaining sharia compliance in Islamic banking. The existence of DPS can increase customer confidence in Islamic banks because consumers will be more likely to use the bank's services on an ongoing basis when they feel that the goods and services they use are in accordance with Sharia principles. Therefore, to support the growth of the Islamic finance industry, the role of DPS must be enhanced through appropriate regulation and training.<sup>12</sup>

DPS plays an active role in providing education and understanding to the public about the importance of financial transactions in accordance with Sharia principles. Socialization conducted by DPS can improve Islamic financial literacy and expand the customer base of Islamic banks. This educative Program also creates a more ethically conscious environment in transacting, which

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<sup>9</sup> Abdul Rachman et al., "KEPATUHAN SYARIAH PADA BANK SYARIAH DI INDONESIA PENDAHULUAN Bank Syariah Adalah Sebuah Institusi Keuangan Yang Berfungsi Sesuai Dengan Prinsip-Prinsip Syariah . Bank Syariah Merupakan Lembaga Keuangan Syariah Yang Menghindari Praktik Riba ( Bunga ), Pend" 6, no. 2 (2023): 134–46.

<sup>10</sup> A Afiah, N., Muin, R., & Kadir, "Analisis Kerangka Hukum Keuangan Islam," *Jurnal de Facto* 10(2):248-268 *Metodologi* 10, no. 2 (2024): 248–68.

<sup>11</sup> Bagya Agung Prabowo and Jasri Bin Jamal, "Peranan Dewan Pengawas Syariah Terhadap Praktik Kepatuhan Syariah Dalam Perbankan Syariah Di Indonesia," *Jurnal Hukum IUS QULA IUSTUM* 24, no. 1 (2017): 113–29, <https://doi.org/10.20885/iustum.vol24.iss1.art6>.

<sup>12</sup> Ilyas, "Peran Dewan Pengawas Syariah Dalam."

ultimately promotes sustainable economic growth. DPS often works with educational institutions, financial authorities, and communities to strengthen understanding of Sharia in the context of the modern economy. This activity helps to form a positive public perception of Islamic financial institutions as fair, transparent, and trustworthy entities. Thus, DPS not only functions internally within financial institutions, but also has a significant external impact in supporting the Islamic financial ecosystem as a whole.<sup>13</sup>

### **Challenges Faced By The Sharia Supervisory Board**

The DPS faces a number of problems when performing its duties, despite having an important role. One of the main problems is that DPS members do not understand sharia principles well. There may be some DPS members who do not have sufficient education in fiqh or Islamic law, which prevents them from conducting effective surveillance. To overcome this, DPS members must get more intensive training. DPS also faces a conflict of interest between the bank's management and sharia principles. Management is often under pressure to generate high profits even though it is against Sharia principles. Under these circumstances, DPS should have the courage to reject policies or items that are not in accordance with Islamic law to maintain the integrity of Islamic financial institutions.<sup>14</sup>

Many DPS do not have clear operational guidelines, making it difficult to define the boundaries of their responsibilities. In addition, there are no clear rules on the responsibilities and powers of the DPS. This can cause them to be confused while doing their job and reduce the effectiveness of supervision. DPS members face new challenges due to the development of financial technology (fintech). Many fintech products are not yet fully understood by DPS members, making it difficult for them to evaluate their compliance with Sharia principles. To ensure that technological innovation remains compliant with Sharia standards, collaboration between fintech service providers and DPS is essential in the modern era.<sup>15</sup>

Without regulatory support for DPS members' education financing, they may not be able to keep up with the latest changes in Islamic law and Islamic banking practices. Therefore, it is imperative for regulators to provide continuous training programs for DPS members to ensure that they remain capable of performing their duties properly. This challenge shows that DPS must be strengthened in Islamic banking by all relevant parties. Therefore, it is imperative that

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<sup>13</sup> Muhammad Sofyan Sauri, "Peran Dewan Pengawas Syariah Dalam Pengawasan Produk Keuangan Syariah," *NOMISMA: Jurnal Ekonomi, Bisnis, Dan Manajemen* 1, no. 1 (2023): 141.

<sup>14</sup> Febriyani and Huda, "Efektivitas Peran Dewan Pengawas Syariah Dalam Meminimalkan Risiko Kepatuhan Di Bank Syariah Di Indonesia."

<sup>15</sup> Orisa Satifa and Edy Suprpto, "Peran Dewan Pengawas Syariah Dalam Pemenuhan Prinsip Syariah Dalam Pelaksanaan Good Corporate Governance Pada Perbankan Syariah," *Jurnal Ekonomi Dan Perbankan Syariah* 2, no. 2 (2020): 69–93, <https://doi.org/10.46899/jeps.v2i2.148>.

educational institutions, regulators, and the financial industry work together to create an environment that supports the capacity building of DPS members. By addressing these issues, it is hoped that compliance with Sharia principles in Islamic banking will increase.<sup>16</sup>

Another challenge that is often faced by the Sharia Supervisory Board (DPS) is the lack of good coordination between DPS and Islamic bank management. In some cases, important decisions are often made without adequate consultation with the DPS, leading to potential violations of sharia principles. This lack of open and transparent communication can lead to misunderstandings and weaken the position of the DPS in the strategic decision-making process. Therefore, it is necessary to have a clear and formal communication mechanism so that DPS is always involved in every new policy. In addition, regular forums between DPS and management need to be held to strengthen cooperation and enhance mutual understanding of sharia principles. With harmonious cooperation, the DPS will be better able to carry out its supervisory functions to the maximum. A healthy relationship between DPS and bank management is key to maintaining the integrity and public trust in Islamic financial institutions.<sup>17</sup>

The next challenge is related to the limited number of competent and certified Sharia experts. Many Islamic banks in Indonesia face difficulties in recruiting DPS who truly understand muamalah fiqh in depth and have practical knowledge of modern finance. These shortcomings make it difficult for some DPS to provide precise fatwas on complex new products. Therefore, there needs to be a serious effort to produce experts who not only master Islamic law but also understand the technical aspects of contemporary finance. Sharia professional certification bodies can play an important role in improving the quality and credibility of DPS. In addition, synergy between academics, scholars, and financial practitioners is needed to produce an integrated competency standard. With superior human resources, DPS can play a more active role in responding to the challenges of the growing Islamic finance industry.<sup>18</sup>

DPS also faces constraints in terms of time constraints and high workload, especially when one DPS person oversees several financial institutions at once. This situation can decrease focus and accuracy in the implementation of supervisory tasks. In fact, Sharia supervision requires accuracy and consistency so that there are no violations that harm customers and damage the bank's reputation. Therefore, it is important for the relevant authorities to establish a maximum limit on the number of institutions that can be supervised by one DPS person. Setting these limits will ensure that each institution gets proportionate attention and more effective oversight. In addition,

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<sup>16</sup> Sauri, "Peran Dewan Pengawas Syariah Dalam Pengawasan Produk Keuangan Syariah."

<sup>17</sup> Ibid.

<sup>18</sup> Febriyani and Huda, "Efektivitas Peran Dewan Pengawas Syariah Dalam Meminimalkan Risiko Kepatuhan Di Bank Syariah Di Indonesia."

it is also necessary to provide decent incentives so that the DPS profession is increasingly in demand and its professionalism is maintained. With a fair distribution of tasks and strong institutional support, DPS Performance will be more optimal in maintaining sharia compliance on an ongoing basis.<sup>19</sup>

### **Strategy To Increase The Effectiveness Of Sharia Supervisory Board**

One of the main strategies to improve the performance of the Sharia Supervisory Board is to improve the ability of members through continuous training. For DPS members, there is a training program that includes up-to-date material on Islamic law and best practices in the Islamic finance industry. It is hoped that this training will enhance members' knowledge of the latest issues and enhance their ability to conduct effective surveillance. To make the responsibilities and powers of the DPS more clear and measurable, the government, through the financial authority, sets clear operational guidelines for the DPS so that each member understands the limits of their responsibilities. To ensure accountability, this regulation should also include a system of periodic evaluation of Member performance.<sup>20</sup>

Collaboration with higher education institutions is also an important way to improve the efficiency of DPS operations. The educational institution creates special training courses for DPS members on fintech and other financial product innovations. Members will receive assistance from these programs to learn how to apply new technologies without violating sharia law. The use of information technology should also be considered as a strategy to improve the effectiveness of DPS surveillance. Cloud-based information systems can help DPS members monitor transactions in real-time, allowing potential breaches to be detected immediately before they become a major problem.<sup>21</sup>

Another strategy that can be implemented to increase the effectiveness of DPS is to strengthen the professional certification system for its members. This certification will be a proof of competence and credibility for each individual who serves as a Sharia supervisor. Authorized institutions should set high standards of competence and be relevant to the development of the industry. In addition, the certification process must also be carried out regularly so that DPS remains abreast of the dynamics of Islamic law and contemporary finance. The existence of nationally and even internationally recognized certification will improve the quality of Sharia supervision in various financial institutions. On the other hand, Islamic banks are also expected to

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<sup>19</sup> Agung and Bin, "Peranan Dewan Pengawas Syariah Terhadap Praktik Kepatuhan Syariah Dalam Perbankan Syariah Di Indonesia."

<sup>20</sup> Maahir et al., "Efektivitas Pengawasan Syariah Dalam Menjamin Kepatuhan Bank Syariah."

<sup>21</sup> Satifa and Suprpto, "Peran Dewan Pengawas Syariah Dalam Pemenuhan Prinsip Syariah Dalam Pelaksanaan Good Corporate Governance Pada Perbankan Syariah."

provide full support to the professional development needs of DPS members. The synergy between certification authorities and financial institutions will create a stronger and accountable supervision system.<sup>22</sup>

It is also necessary to increase the integration between the DPS and the Audit Committee in the corporate governance structure. Collaboration between the two bodies is important to avoid overlapping authority and strengthen overall internal oversight. The Audit Committee can assist DPS in auditing compliance with Sharia principles in more detail and systematically. This integration should be regulated through corporate governance guidelines that clarify the role of each party. With an organized structure of cooperation, the supervision process will run more smoothly and effectively. Communication between internal supervisory agencies should also be improved so that the information obtained by DPS is more accurate and up-to-date. This synergy will provide assurance on the quality of sharia compliance in Islamic financial institutions

Another strategy is to expand the involvement of DPS in the development process of Islamic financial products since the planning stage. So far, many DPS have only been involved in the final stages before the product launch, which makes the correction space very limited. With early involvement, DPS can provide relevant input to ensure that all aspects of the product are in accordance with Sharia principles. It will also encourage product innovation that is safer and in accordance with Islamic values. In addition, the active participation of DPS from the beginning will strengthen public confidence in the integrity of Islamic financial products. In the long run, this will support the growth of the industry that is sustainable and in accordance with Islamic ethics. The overall involvement of DPS demonstrates the institution's commitment to sharia principles as the main operational basis.<sup>23</sup>

Policy support from the government is also an important factor in the DPS strengthening strategy. The government through financial authorities such as OJK and DSN-MUI must provide regulations that support the strategic role of DPS in Sharia supervision. Incentives in the form of research facilities, educational scholarships, and access to international forums will help improve the quality of DPS human resources. In addition, flexible regulations while maintaining sharia compliance will encourage innovation without compromising Islamic principles. There should also be policies that encourage the involvement of the younger generation in the DPS profession so that regeneration takes place optimally. With a comprehensive and sustainable approach, DPS will

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<sup>22</sup> Rosy A P Zandra, "Efektifitas Pengawasan Dewan .... Rohmaniyah & Rosy" 1, no. 2 (2016): 158–74.

<sup>23</sup> Alfina Damayanti, Setyowati Ro'fah, and Islamiyati, "Efektivitas Pengawasan Dalam Implementasi Shariah Compliance Oleh Dewan Pengawas Syariah Pada Bank Syariah," *Diponegoro Law Journal* 5, no. 3 (2016): 1–17.

spearhead adaptive Sharia supervision in the era of digital transformation. Progressive regulation will bring Indonesia's Islamic finance industry more advanced and globally competitive.<sup>24</sup>

Finally, in an effort to improve the effectiveness of DPS operations, community involvement should also be considered. This is because public transparency regarding DPS decisions and bank compliance reports to the public is very important. By communicating information to the public, the public will have more confidence in Islamic financial institutions and encourage them to actively participate in ensuring compliance. Overall, it is expected that the implementation of these strategies will strengthen the role of Parliament as an important institution in ensuring sharia compliance in Islamic banking. The successful implementation of these strategies will enhance the image of Islamic banking in the community and increase customer confidence in sharia-based financial products.<sup>25</sup>

## CONCLUSION

The Sharia Supervisory Board (DPS) has a strategic role in ensuring sharia compliance in Islamic banking through monitoring the operations, products, and policies of Sharia financial institutions to be in accordance with the principles of Islamic Sharia, providing fatwas on new products that do not yet have provisions, and periodic reporting to the National Sharia Council (DSN) to maintain transparency and accountability; despite facing challenges such as regulatory constraints, conflicts of interest, and the development of financial technology, the effectiveness of DPS can be improved through continuing education, collaboration with DSN and educational institutions, as well as the application of modern technology for real-time supervision that supports the sustainable growth of the Islamic finance industry.

However, in carrying out its functions, DPS still faces complex challenges. One of the main challenges is the limited understanding of fiqh muamalah in some members of the DPS. In addition, the conflict of interest between the bank's management and sharia principles is a serious obstacle to the implementation of their duties. The development of financial technology is also a new challenge, because many innovations have not been fully studied in the Sharia perspective. DPS is also not fully supported by clear and systematic regulations and operational guidelines. This causes the role of supervision to be suboptimal and often symbolic. Therefore, structural reforms and capacity building are needed to address these dynamics.

To increase the effectiveness of DPS, a number of comprehensive and sustainable strategies are needed. Regular education and training is an important step so that DPS members always

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<sup>24</sup> Arif Nugroho, "Studi Efektivitas Dewan Pengawas Syariah Terhadap Profitabilitas Dan Resiko Pembiayaan Perbankan Syariah," *Proceeding of National Conference on Accounting & Finance* 2, no. 2010 (2020): 60–68, <https://doi.org/10.20885/ncaf.vol2.art6>.

<sup>25</sup> Ilyas, "Peran Dewan Pengawas Syariah Dalam."

understand contemporary issues in Islamic finance. Collaboration between DPS, educational institutions, regulators, and industry players also needs to be strengthened to create a mutually supportive surveillance ecosystem. The use of information technology such as digital-based monitoring systems can increase transparency and early detection of violations. Professional certification and performance evaluation systems are also important to maintain DPS professionalism. The success of these strategies will strengthen the credibility and effectiveness of DPS in the long run. Thus, DPS can be a key pillar in ensuring the growth of the Islamic finance industry that is ethical, fair, and in accordance with religious guidance.

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